

Information to identify the case:

Debtor 1	<u>Deborah Beatrice Bonfante</u>	Social Security number or ITIN	xxx-xx-7688
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-26360-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah Beatrice Bonfante
aka Deborah Beatrice Bonfante-Acosta, aka
Deborah B. Acosta, aka Deborah B.
Bonfante-Acosta

7/26/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Deborah Beatrice Bonfante
 Debtor

Case No. 17-26360-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2018.

db #+Deborah Beatrice Bonfante, 450 Elizabeth Street, Fort Lee, NJ 07024-2635
 cr +Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 516998805 +Garden Savings Federal Credit Union, 129 Littleton Road, Parsippany, NJ 07054-1897
 516998807 Marino, Mayers & Jarrach, LLC, Joseph A. Marino, Esq., Marino Plaza I - 75 Kingsland Avenue,
 Suite 3, Clifton, NJ 07014-2034
 516998811 PSE&G, Po Box 14444, New Brunswick, NJ 08906-4444
 516998812 +PSE&G, Po Box 9004, Renton, WA 98057-9004
 516998810 +Progressive, 240 Emery Street, Bethlehem, PA 18015-1980
 516998809 +Progressive, 6300 Wilson Mills Rd., Cleveland, OH 44143-2182
 516998813 +Receivables Management, 240 Emery St, Bethlehem, PA 18015-1980
 516998815 +Time Warner Cable, Po Box 57547, Jacksonville, FL 32241-7547

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2018 22:52:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2018 22:52:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516998796 EDI: CAPITALONE.COM Jul 27 2018 02:48:00 Capital One, 15000 Capital One Drive,
 Richmond, VA 23238
 516998797 EDI: CAPITALONE.COM Jul 27 2018 02:48:00 Capital One, Po Box 85015,
 Richmond, VA 23285-5015
 516998798 +EDI: CAPITALONE.COM Jul 27 2018 02:48:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 516998799 +EDI: CONVERGENT.COM Jul 27 2018 02:48:00 Convergent, Po Box 9004, Renton, WA 98057-9004
 516998800 +EDI: CONVERGENT.COM Jul 27 2018 02:48:00 Convergent Outsourcing, Inc., 800 SW 39th St.,
 Renton, WA 98057-4975
 516998801 +E-mail/Text: bknotice@ercbpo.com Jul 26 2018 22:52:08 Enhanced Recovery, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 516998802 +E-mail/Text: bknotice@ercbpo.com Jul 26 2018 22:52:08 Enhanced Recovery, Po Box 57547,
 Jacksonville, FL 32241-7547
 516998803 +EDI: AMINFOFP.COM Jul 27 2018 02:48:00 First Premier, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 516998804 +EDI: AMINFOFP.COM Jul 27 2018 02:48:00 First Premier Bank, 601 S Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 516998806 E-mail/Text: lossrecoveryteam@growfinancial.org Jul 26 2018 22:52:52
 Grow Financial Federal Credit Union, Po Box 89909, Tampa, FL 33689-0415
 516998808 +EDI: NAVIENTFKASMSERV.COM Jul 27 2018 02:48:00 Navient Solutions Inc, 11100 Usa Parkway,
 Fishers, IN 46037-9203
 516998816 EDI: TFSR.COM Jul 27 2018 02:48:00 Toyota Financial Services, Po Box 5855,
 Carol Stream, IL 60197-5855
 516998817 EDI: TFSR.COM Jul 27 2018 02:48:00 Toyota Motor Credit, 4 Gatehall Drive, Suite 350,
 Parsippany, NJ 07054
 516998814 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Jul 26 2018 22:52:34 Time Warner Cable,
 Po Box 70872, Charlotte, NC 28272-0872
 516998818 +EDI: VERIZONCOMB.COM Jul 27 2018 02:48:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
 516998819 +EDI: VERIZONCOMB.COM Jul 27 2018 02:48:00 Verizon, 500 Technology Drive, Suite 30,
 Weldon Springs, MO 63304-2225
 516998820 +EDI: VERIZONCOMB.COM Jul 27 2018 02:48:00 Verizon, 500 Technology Drive, Suite 300,
 Weldon Springs, MO 63304-2225

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jul 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Debtor Deborah Beatrice Bonfante bedwardstrustee@aol.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6